ers have held their own well. Owing to the low prices ruling in loaf tobacco, collections have been a bit slow in sections where tobacco is the chief money crop. In those where cotton is the staple crop prosperity reigns and collections were never better. All the merchants in the cotton belt are meeting their bils as promptly as over before, while in the tobacco helt, as stated, some are a triffe behind. Merchants have sold goods prudently and cautiously, and have, therefore, lost no more than usual in inability to collect.

New Trade Fields.

New Trade Fields.

All the lines of trade berentout have had a fairly good year, and in some cases business has been greatly extended. New trade fields have been opened up, and the volume of business of Richmond Johers is steadily increasing. In some cases buying has been somewhat diminished, but generally the demand appears to have been normal. The holiday trade is generally reported as above the average. Whether the people are more prosprous or less prosperous than in former years, there appears to be no marked dimunition in their holiday purchases, nor for that matter in their purchases all the year. As stated, however, the prosperity of the various sections tributary to this city varies somewhat with the variou for the money crops, upon which the mass of the people depend. The shoe trade, the dry goods and notion trade, the ardware trade and all the various lines of domestic commerce have had a very good year, though not in many cases the best year in their history.

In manufacturing Richmond's old established clants have had an average year. Although, through influences over which the city and its people have had no control, several large plants have decreased their operations somewhat, the strictly local manufacturing enterprises have been operated without cessation during the year, and have afforded profitable employment to thousands. The Rountree Trunk and Bag Company have during the year extended their sphere of operations by enlarging their plant. Many other entorprises have made extensions and enlargements, and now ones are in contemplation.

contemplation.

Among the prospective new enterprises is one to be known as the Fair Caks Distillery Company, with a plant seven miles from the city, in Henrico county. Besides distilling, this corporation will engage in the manufacture of compressed yeast, and proposes to do a large business.

### The Tobacco Business.

The Tobacco Business.

The tobacco manufacturing enterprises of the city, which have always been the backbone of the city's industrial life, have never done a better year's husiness. The independent manufacturers all report that they are doing a better business and a larger one than in many years. The same is true of the great tobacco corporations, which own so much property and contribute so materially to the industrial life of the community.

During the year the Butler and Boshorplant has been acquired by the Continental Tobacco Company, but its output has been increased as a result of the acquisition, and will be further increased during the coming year.

The great plant of the T. C. Williams Company has been acquired by the British-American Tobacco Company, the gignatic enterprise formed by the community of interests of the Consolidated Tobacco Company of America and the Imperial Tobacco Company of Great British and Ireland, and will be devoted exclusively to the great export business of the international combination, formed in their truce of a year or two ago.

The Imperial Tobacco Company, which has the American badduarters in the

their truce of a year or two ago.

The Imperial Tobacco Company, which has its American headquarters in this city, and conducts its American operations from this point, has just promulgated plans for the spection of a commodicus office building, and will, in addition thereto, greatly onlarge its rehandling plant here.

While the internal revenue receipts show a slightly decreased revenue from manufactured tobacco, this does not mean that the output of Richmond factories has decreased. On the other hand, the decrease in revenue is due to the reduction of the tax on manufactured tobacco by nearly 37 per cent. July 1st. 1902, thus giving that year six months of stamp sales at the higher figure. The revenue office records show a small decrease in the export tobacco interests attributable to the cessation of the Boerwar. for much of the export tobacco goes to military amps.

Immense New Factory.

### Immense New Factory.

Immense New Factory.

The business of the American Tobacco Company and of the American Cigar Company during the year has been fully maintained in volume. The cigar company began operations in full in their immense factory, the largest and best equipped in the South, and have encruted stendily all the year. The Consolidated Tobacco Company, (embracing the American Tobacco Company, the American Cigar Company and the Continental Company) has begun its scheme, of classification, and in pursuance thereof has announced that its P. A. Mayo branch will be devoted to the business of the American Tobacco Company and the manufacture of cut plug tobacco. This will mean a larger rather than decreased business.

business
It may be stated in brief that the demand for Richmond tobacces is constantly extended rather than diminished. The suncured plug and twist are steadily growing in popularity all over the

country.
In the leaf tobacco interests the general In the leaf tobacco interests the general volume of business of the Richmond trade is reported on the up grade. Total sales of every kind during the year are estimated at twelve and a half mill'ons It is estimated that the quantity of tobacco stemmed and handled here during the year will approximate twenty-five million pounds, while probably fifty million pounds of all chesses of tobacco, raw and manufactured, have been sold during the twelve-month. Especially do the manufacturers report largely increased and active business.

The Municipal Year

### The Municipal Year.

The Municipal Year.

The city itself has never had a better year. Its advancement along every line has been steady, and in some respects remarkable. The growth of the city is accurately measured in the increase of taxable values and in the permanent works of internal improvement. The realty of the city has increased in valuation nearly a million and a half dollars during the year, and its personalty more than six millions, while its revenuation licenses has been augmented by fairly fifty thousand dollars. The increase in taxes assessed amounts to nearly sixty thousand. The streets of the city have been improved in praving, curbing, grading and guttering more than in any previous year all sections of the municipality sharing in the benefits and the increment of values resultant. Among the noteworthy municipal enterprises inauxurated during the year typic closed is the construction of an electric plant and standpipe for increasing the water pressure of the city. This will foot \$125,000, and will be money well in

the water pressure of the city. This will cost \$125,000, and will be money well invested. The long projected settling basis designed to insure clear water for the city is now a fact beyond doubt. Th's plant will cost some three hundred at fifty shousand dollars, but will insure



The Virginia State Insurance Company has assets exceeding \$60.000, and surplus to policyholders of \$500,000. MONTAGUE & CO., Agents.



"Thrift is itself a good income." Olcero.

A suggestion for one of your New Year resolutions -buy where you get your money's worth, buy where the Firm buys back the goods if they prove unsatisfactory, by and by.

Make a date with yoursell to drop in here and see what Winter Trousers cost now! This is just a hint-that you will understand.

\$9.00 TROUSERS AT \$6.78. \$7.80 TROUSERS AT \$8.78. \$6.00 TROUS .. RS AT \$4.78.

are in this sale-English Worsteds and Cassimeres; fancy and quiet effects.



A new financial system has been inaugurnied, whereby the interest on the retired more rapidly than ever

Fire Department. The Fire Department of the city has been enlarged and extended; the police pervice has been improved, and steps have been inaugurated to bring about in-

creased patrol service. creased patrol service.
The schools of toh city are of higher standard than ever before, and new buildings are to be added, sites therefore having been purchased. The curriculum of the public schools has been so varied as to permit of manual truining. In every service, the conference is to be to the conference in the conference in the conference is to be the conference in the conference in the conference is to be the conference in the confe respect the tendency is to make them

more practical. more practical.
Sub-stations have been established for the payment of water and gas taxes. The gas plant of the city has proved a steadily growing source of profit, an increase of more than thirty thousand dollars in recelrts from consumption of gas being

noted. The revenue of teh city from all sources for the year 1901 is estimated at two million dollars. The school property of the city is valued at a half million, and there are 12,000 children enrolled.

No more substantial evidence of the prosperity of the city is afforded than in the showing made by building operations the snowing made by building operations. It is conservatively estimated that more than two millions of dollars have been expended in tob construction of great b siness houses, manufacturing plants, public buildings and residences. One olghi-story building, the Richmond Hotel, is near completion. Another of the same height is going up at Tenth and Main Streets and a nine-story building is to be reared at

a nine-story outding is to be reared at Ninth and Main.

Among the notable buildings completed and occupied during the year is Rich-mond's apartment house, the Chesterfield, which shelters many families in its six which shelters many families in its six stories. Many of the new large buildings now in course of construction are file-proof, The leathedral, now being built at a co.4 of 2550,000 is one of the noteworthy buildings in course of construction. Plans are being matured for the extenditure by the State in enlarging and rehabilitating the Capitol of the sum of \$250,000.

### Fire Losses Not Great.

The year has been one of immunity from the tifres, floods and disasters. Until the destruction of the famous old Callego mills a few days before the onlot 93, the fire losses had been insignificant, and even including that, are vastly smaller than those of 1901, and not/larger than those or 1902. The destruction of the Gallego mills, it may be remarked, will for a time slightly decrease the output of miling products of the city, but the struc-ture will be rebuilt with the least practimble delay.

During the year the consolidated street

cable delay.

During the year the consolidated street relivacy companies, known as the Virginia Passenger and Power Company, operating in this city, Manchester and Petershurg and interurban lines, have expended dundreds of thousands of dolars in betterments and improvements, and have projected and begun the execution of rians looking to still larger expenditures. It is a test of the financial strength and belility of the corporation owning the trolley lines that the inauguration of these enormous expenditures in enlargements, extensions and betterments followed closely upon the conclusion of a two-months' suspension of profits due to a strike of employes, in which the company suffered heavy loss of revenes. The strike of the street railway employes was one of the most notable events of the year. It extended over more than two months cost two or three lives and tumnense sums of money, and required the presence of almost the ontire State millita to prefect property and maintain law and order. and order.

## Law and Order.

Law and Order.

The reputation of the city for law and order has been well maintained throughout the year. While, as in every city of this size and population, there have been sporadic cases of crime, there have been no especially noteworthy crimes. Homicides are few, considering the population, and the racial division of it.

The railway lines tributary to the city all note increased freight and passenger traffic, and are closing a prosporous year, in which the city has shared. In fact, this city has been a large contributor to the prosperity of the common carriers entering its limits.

### YEAR IN DETAIL.

President Cabell, of the Chamber of Commerce, Sums It Up.

the Editor of The Times-D'spatch. To the Editor of The Times-D'syatch. city:

Dear Sir-While the year just closing may not have been suisfactory to m. It has given the world another evidence of the greatness of our country. Doing and enduring are each essentile of the greatness of our country. Doing and enduring are each essentile of the greatness of the wonderful development which marked our por essatic the still nich to the financial issue. Involved in the political campaign of 1806 and the successful termination of the Spanish war had given proof of our green ness to do. Periods of such activity must, however, be followed by fulls, when the pendulum

swings tack and when confidence is alspined by doubt and distrust. This occurred in 1903, The tremendous or ansion of business, the over capitalization of some of the many industrial combinations, areated a distrust which impulsed in the begular mind the value of many hitherto well thought of securities. This distrust, increased by the knowledge, that our currency at certain seasons of the year was not sufficient to meet all the demands upon it, grew greater and greater until in the bavoe of values when it caused, all invostments so suice of that the defreciation, as estimated by our Secretary of the Treasury was far greater that the cost of the olvi war. And vet there was no paniel Could salything give better ovidence of our creatness to endure! We charge off or lose, and still remain the reness in lon in he world! If any doubt our wealth, let him recall the vast resources represented by our Railroads, insurance Couple is Bunks and Trust Companies, our Mils and Manufactories; let him renember our exports of over \$1.50,00,000 for the current vear yielding a trade alince of some \$46,000.00; let him think of or expected the current vear yielding a trade alince of some \$46,000.00; let him think of or expected the current vear yielding a trade alince of some \$46,000.00; let him think of or expected the current vear yielding a trade alince of the object of the particular than the proud the many other staples which go on make up our agricultural week his clow and the many other staples which go on the proud. There is no room for pessimism.

to be grateful and a country of which to be proud. There is no room for possimism.

Richmond during the year has but fared as the balance of the country. Sie a shad her losses, and it is sad to chronicle that these losses have in some instances fallen with particular he viness up a those who have been the leaders in our people is, however, not daunted, no. is their fath in Richmond dimmed. Our local enterprises are with few except os in a good condition, our financial listitutions are sound, and our people are all employed. We see around us too many evidences of prosperity and too many evidences of prosperity evidences of possible evidences of prosperity evidences of prospe

employed, nuccessinto their claurica, through New York rather than our local banks.

During the year the Chammer of Commerce, of which I have the honor to be President, has been earnerity, but pieces the control of the property of the pre

for Richmond.

The annual meeting of our Chamber will take place on the afternoon of the 14th of January next, and you, Mr. Edtur, and your readers are invited to consend take a hand in the causes it represents.

Very truly yours, L. CABELL, President.

### METEOROLOGICAL.

Summary of Conditions During the Month of December.

A summary of meteorological conditions during December, as prepared by the local weather bureau is as follows:

Char, of	Tomp.		Proof
Date, Day, Max.		Mean.	
1-Partly cloudy41	28	34	0
2-Partly cloudy40	29		0
3-Cloudy41	29	35	0
+-Partly cloudy48	30	39	0
5-Cloudy	39	46	0
6-Clear	27	34	0
7-Clear50	22	30	0
8—Partly cloudy52	34	42	0
B-Cloudy39	35	37	.20
10-Cloudy43	200	36	0
11-Clear38	24	31	0
12-Partly cloudy 50	25	38	0
13-Partly cloudy56	83	44	.33
14-Cloudy42	31	36	0
15-Clear39	28	34	0
16-Cloudy31	23	28	0
17-Cloudy 36	23	30	0
18-Clear38	22	30	0
10-Cloudy40	24	30	0
20-Partly cloudy 65	83	44	1.31
21-Partly cloudy 46	33	20	0
22-Clear52	33	43	0
23-Clear51	27	39	. 0
24-Cloudy49	35	42	.01
25-Clo dy	41	47	.43
26-Clear 41	19	30	0
27-Cloar42	16	29	0
98_Clear37	25	31	0
29-Clear 51	24	38	0
30-Clenr36	23	30	0
31-Partly cloudy 45	21	33	0

lowest. 16; date, 27th; greatest daily range, 28; date, 7th; least daily range.

Mean for this month-1897, 42: 1898,41: 1598 Mean for this month-1887, 42; 1893, 41; 1893, 40; 1891, 40; 1891, 40; 1891, 40; 1803, 50.

Mean for this month for seven years, 3.97.

Average daily deficiency of this month as compared with mean of seven years, 3.1.

Accumulated excess since January 1 t, 1.45. Average dally excess since January

Wind-Prevailing direction, south; maximum velocity (for five minutes) twenty six miles per hour, from southwest, ch

Precipitation-Total this onth in 1897 2.62; 1808, 3.08; 1809, 2.33; 19-0, 2.60; 1901, 6.08; 1903, 4.12; 1903, 2.28. Average for the 1903, 4,12; 1903, 2,28. Average for the month for seven years, 4,10. Deficiency of this month compared with average of seven years, 1,42. Accumulated excess since January 1st. 2,24.

Sunshine and cloudiness—Number of clear days, 13; partly cloudy, 9; cloudy, 9; on which .01 inch or more of rain fell, 5.

Richmonders in New York. (Special to The Times-Dispatch.)
NEW YORK, Dec. 31.—Waldorf, E. G. Leigh, Jr., W. G. Capitan, E. C. Laird Grand Unon, E. J. Hollingsworth; Cont. rental, J. H. Anderson, E. P. Summer son.

bollars are good things. Keep them at home by insuring with the Virginia State. WILLIAMSON TALLEY & CO., Agents.

SMOKE PARK AVENUE CIGAR, CHAS. A. SCHMIDT & CO., M'F'G.

# FINE YEAR IN RICHMOND

Prosperity and Good Business Methods in Municipal Affairs.

TAXABLE VALUES INCREASE

Permanent Improvements in Various Departments-New Method Dealing With City Debt.

Richmond city has enloyed a prosper ous year in her municipal affairs, and the outlook for her future is very bright.

Her real estate has increased in \$1,487,230 over the preceding year, and he the books of Commissioner of the Rovonue Hawkins. These books also show an increase of \$48,838.37 in business if censes, and a total increase of \$-0.337.10 in taxes assessed for collection.

\$662,4.6.44 629,474.46 \$81,653,172 \$1,191,300.9

Licenses ......

The City Council appropriated in the last annual budget \$1.53.00.55. Of the amount \$165.01.65 remains unexpended, with one month of the liseal year ye to run. Vast improvements, considering the limited appropriations, have been made in nearly all the departments, and enterprising and economical business methods have prevailed. There have been no detaleations, and the famous declaration of Mr. Cleveland that "a public side is a public trust" has been the guiding principle of all the dry's oliosal. MARCH OF PROCKESS.

In nearly every department the whit hand of progress has shown itself duries

In nearly every department the winthand of progress has shown itself durits
the year, and permanent improvement
have been imude or set on foot. The publie schools have prospered as never belots,
new houses having been builty and improved methods of teaching having been
adopted. Kindergartons have been established, and the force of teachers enlarged.

lished, and the force of teachers enlarged. Improvements have been made in the fire alarm service, and all electrical appliances placed under the management of a chief. The Fire Department itself has made a fine record.

The city has been exceedingly fortunute in having had but few disastrous fiter during the year. Until that which swept the Gallego mills last Sunday morning the year was far behind previous once in big fires, and in all cases, the growing utility and efficiency of the department were demonstrated. were demonstrated.

New blood has been injected into the

New blood has been injected into the Police Department, and a better system for its conduct him been adopted.

The courts of the city have disposes of their business with expedition and economy, and the efficiency of the judger has so appealed to the Council that all their sciaries have been raised along with chose of a larged number of other city off. those of a large number of other city off.
I clais. The Council after a long battle h committed liself to a pian for handling
the debt of the city which will preserve
the sinking fund for the ilquidation of autstanding bonds and no otner.

M'CARTHY'S FINE WORK. It should be said that much of the credit for this innovation is due to Captain Carlton McCarthy, who is portuine, one of the finest accountants in the South, and who has made an insistent and persistent fight on this line. The city has made vast improvements in he streets, roadways, parks and publi-squares, and under her new system of Street cleaning, the streets were never in better condition.

The poor of the city have been cared for diligantly, and liberal appropriations

have been made for coal and other provisions for their comfort.

Nover has there in one year been so much new payings and street improve-ments generally. This has been made ne-cessary by the vast number of new build ings that have been crected, especially in the western portion of the city during the year the new jail has been completed and the old shell in the bottom toru down The Water Department has made wenderful improvements in the line of new and enlarged mains, contributing not only to the convenience of the dilizens, but at the same time reducing the fire hazard to a large degree. Not only this, but a splendld new standpipe, with connection and a time electric plant are in the course of construction, which will cost \$125 00, and which will result in a heavy increase of water pressure in the upper and central portion of the city.

It a proposed I teron, to use the electric

It s proposed I tor on, to use the electric plant for lighting the purks as well as for operating the standpipe, and the work is now being rapidly earried on under the supervision of Superintenaent Charles E. Bolling, of the Water Department.

FOR CLEAR WATER

Another permanent improvement now in the course of construction in the

in the course of construction in the water department is the settling basin, which will cost \$850,000, and which, when completed, will insure clear water to the drizens of Richmond for all time

The Treasury Department has tept abreast of others in the line of nutue improvements. Treasurer Phillips, after a long and hard struggle, has succeeded 

The Virginia State is owned by home people, managed by home people, employe home people and spends its morey in Richmond, A. E. HEINRICH, Solicitor The Virginia State is owned by home

people, manused by home people, employs home people and spends its money in Richmond, A. L. PLEASANTS, Agent.

are more widely used than ever before.

A new gas holder for the West 19nd is one of the important improvements in tentemphition. It is expected to cost \$10,000, and will almost surely be erec ed during the coming year. Propositions for 10 cent. gas are pending in the Council, and it is likely that the price of this necessary commodity will be reduced during 1904.

necessary commodity will be reduced during 1901.

A large stationary storage oil tank is in contemplation at the Upper Case Works, and will probably be among the 1904 improvements in this department.

The CITY'S DEBIT.

This total debt of the city January 1, 1904, and continuing till 1930.

The first item in the list southers and turing January 1, 1904, and continuing till 1930.

The first item in the list south makes make the city laving secured the money for that surpose, pending the settlement of the questions under discussion concerning the future policy of the knownment as to the management of the debt. The creturned out of the proceeds of the first refunding issue.

returned out of the proceeds of the first refunding issue.

The total of the bonded debt is large by comparison with the debts of other and more modern eitles, and without "sitelights" would seem to be excessive. But lights" would seem to be execusive. But the explanation is simple: At the class of the war Richmond was in ruins, her people bankrupt; many homeless, and overs source of revenue destroyed. To meet the pressing necessities of those deadful days, this dobt was gradually created. But there is still another reason: Richmond owns her own great enterson' Richmond owns her own great onterprises, including the water works, gas works, markets, school houses, etc., being modelled on English lines, and it is to these great plants that we must look for an explanation of the great size of ner dobt. Richmond suffers by comparison with other cities of about ...e size and strength, mainly because, in many instances where these cities show smaller proportionate indebtedness, their water supplies, gas plants, etc., are owned by private corporations, and in some instances cities of great size and wealth rent offices for the city departments, not even owning a City Hall!

NO NEED TO SELL!.

She could easily pay her entire debt—

NO NEED TO SELL.

She could easily pay her entire debtand have a surplus—by the sale of the gas
and water plants, it is not unreasonable
to say that possibly the water works and
rights alone would bring the amount at

and water plants, it is not discussed and rights alone would bring the amount of the debt.

But the city is under no necestry of consemplating the sait of an officer properties, having never afacility in the payment of interest or principal of nor debt, and being amb, abe, no onto opposite for the increst, but no onto other whole debt.

The sinking tund now aggraves more allowed the whole debt.

The sinking tund now aggraves more and numbers \$50,000, and whit within the next year bed for the future is simple interested until January, 180. There will be ided or the future is simple interested until January, 180. There will be added to the amount annually \$9,000, which will be also invested and so nepounded until 1600.

All bonds maturing from now until 1614 there are none maturing from 1614 to 015, nclusive) will be refunded. By 1920 the inclusive) will be refunded. By 1920 the inclusive will be affected management in the past, will bear that preportion to the lebt it was always infended is 5 o dear, and will be strong chough of compilist the purpose for which it was found—d—the payment of the debt.

And so, commencing January 1, 1920, the ommissioners will be able to pay in full out of their redemption fund, each condition in the following order:

It is comforting to know and in cresting to the full of the redemption fund, each condition in the redemption fund, each condition in the following order:

First. By the ordinary, commonly practiced plan of a sinking fund, created by discondance in the same and appropriations invested and sommonded. The plan proposed, secondly. By direct payment from the equilar current (and now handsome) revenue so the city.

By choose to do so, pay (if the deb will are in many great cities owned and convolled be payment from the equilar current (and now handsome) revenues and properties of the city, such as are in many great cities owned and convolled by the direct

General bonded debt. \$4,000 is Water bonds. \$4,000 is 700 is Total annual cost of bonded debt, \$49,000 d. The average annual maturities from 1004 to 1300 is over \$571,000. The estimated revenue of the city for 1006 was \$1,704,201,500. It will probably exceed this amount. The revenue for 1006 was \$1,704,201,500. It will probably exceed this amount. The revenue for 1006 is the street of the probably exceed the samount of the revenue for 1006. The revenue for 1006 is the most progressive and useful years work of the public schools of our city since their beginning, in the year 1869, the samost progressive and useful years work of the public schools of our city since their beginning, in the year 1869. The organization and equipment of the system has been greatly improved during the past year, and the work being one by both teachers and pupils is one that a livelier interest is being taken in the cause of siduction by the patrons of the schools and the community at large. There has been a stendy growth in the number of pupils enrolled and the efficiency of the work being done. The annual which, when the change in the schools, which, when the change in the schools, SCHOOL PROPERTY.

The school property of the city is valued at about \$50,000, which consists of oight-

self-ool. Property of the city is valued at about \$50,000. Which consists of eighteen school property of the city is valued at about \$50,000, which consists of eighteen school buildings and furniture, owned by the city, and a lot at corns of Thirty-third and Marshall Streets, which has been recently purchased by the city and upon which it is hoped a new building will be erected during the coming year. This is an urgent demand for the accommodation of pupils who are now in rented rooms in the eastern part of the city and which are very poortly suited to the purposa for which they are used. The expenditure for the schools for the vear 103 was about \$13,000 of which they are used. The expenditure for the schools for the vear 103 was about \$13,000 of which mount \$16,700 was for pay roll and general expenses, and \$10,200 for a lot and uther permanent improvements.

IMPORTANT CHANGES.

During the prepent session several important changes have been made in the conduct of the schools. The regular seminantal examinations have been dispensed with with the exception of the gradualing classes in the district and High schools, and some other special instances the pupils will be prompted upon the tasts of their general standing during the serion. This far the plan has provon satisfactory to the school authorities. The subject will be prompted upon the tasts of their general standing during the serion. This far the plan has provon satisfactory to the school authorities.

The music which was introduced three

The stran of the general examinations will be eliminated and it is believed better results are osing attained.

ADDED INTEREST.

The muslo, which was introduced three bears ago, has added greatly to the interest of he schools. The children are doing well the reneral principles of music, some of the work, especially in the advanced classes, is very fine. The cho. uses in the raigh schools have received univorsal commendation.

At the opening of the present session kindergartens were established in connection with three of our school buildings. These have measured fully up to expectate the products, though crude, are very happy in expressing the thought in the children and even complicated work has been clearly established. Many of the products, though crude, are very happy in expressing the thought in the children and even complicated work has been clearly established and enthus in it is in stiport of these schools in the near future.

Elementa y manual training, including drawing, his teen introduced into the lower primary grades with very satisfactory results. It has come as a period of relreshment and inspiration to pupils and tenchers, and, while giving practical instruction, lightens up the general and shall and the product of the board to extend this branch into the highe grades and dhally his the regular manual trains, and dinally his the regular manual trains.

Confidently believing that the facilities offered depositors and berrowers by this bank are unequalled .

# THE FIRST

OF RICHMOND, VA.,

with its Capital and Surplus of One Million Dellars and Total Assets of Six Millon Dollars, respectfully solicits your business.



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I. STERN,

A. D. WILLIAMS.

ing school, of which our city stands so much in need.

Ine school board, to establishing in each school a library consisting of books of reference and such others along educational lines as may prove useful and attractive to teachers and pupils, thus have arranged for five of the buildings.

It is believed that the efficiency of the teaching force of the schools is progressing and being stendily improved. During the year grade meetings have been organized for the teachers in the district schools, and a series of lectures upon pedisogical subjects for the entire teaching force has seen arranged and carried into effect. These must necessarily bear good fruit in developing and exciting a higher grade of toacner's work. CONSECRATION Preside.

NEWPORT NEWS.

Prospects of the City Brighter Than for Years Past.

(Special to The Times-Disputch.)
NEWPORT NEWS, VA., Dec. 31.—The arrival of 1904 will find the prospects for the future of Newport News brighter than they have been for years. The year 1903 has not been a particularly mosperous one, although the number of usiness fullures has been comparatively

unosperous one, although the number of usiness fullures has been comparatively mail. The husiness men say that they have been holding their own, although and the past month, it has been quiet in business circles. There has been practically no change in the value of real extate, and rents are about what they were a year ago.

Only one new industry has been established during the year. The Engle Shoc Company brought its plant here from Fredericksburg, arected a large brick building and has been doing a big business. In the next two months the Warwick Brewing and ice Company s plant will be completed and open for business rais plant is said to be the largest south of haltimore, and has cost over a half million dollars.

It is believed that the success of the Janusiown Exposition Company in validating its charter and making it certain that the great Exposition Will be held will make a great change in the situs tion all over Tidowater Virginia and particularly in this and other clicks, and that the effect will be felt almost immediately.

The import and export trade of the port this 3 ar did not break any records. The last row months' business, however, provented the totals for the year from being very small.

OF ST. ANDREW'S Interesting Exercises This Morning-Bishop Gibson to

The consecration of St. Andrew's Episcopal Church will take place this morning at 11 o'clock. Bishop Gibson, of the Diocese of Virginia, will preside, and the Rev. Robert Strange, D. D., rector of St. Paul's Church, will preach the consecration sermon.

Just twenty-six years ago the first St. Androw's Church was conscerated by Bishop Whittle. There were present Rev. Dr. Minnigorode, rector of St. Paul's; Rev. Pike Powers, the assistant minister (afterwards rector of St. Andrew's), and Rev. R. A. Gibson, of Moore Memorial Chapel (now bishop of Virginia).

The consecration took place on Thursday afternoon, December 30th, 1877, at 3 c'clock. A number of persons who attended the first consecration will be present at the ceremonics to-day.

A cordial invitation is extended to all others who feel interested in the church, and especially to the vestry and congregation of St. Paul's.

### CAPTAIN F. W. CUNNINGHAM WORKS FOR PUBLIC TO-DAY

Captain Frank W. Cunningham, city collector, will not observe January lat alone with the rest of the City Hall peorie to-day, but will have his office open

rie to-day, but will have his office open for the receipt and collection of city taxes from those who thus far have not found it convenient to pay up.

"To-morrow is no day, in law," said the popular officer last night, "and I shall come here and give those who have not paid up the opportunity to save the five per cent, penalty which will be due on all uppaid bills after to-day."

Captain Cunningham is slaws thoughtful of the public interests, and has sayoul times before kept his office open on holidays.

Practice what you preach, and keep your money at home by incuring with the Virginia State, A. F. HULCHER, So-

The Virginia State Insurance Company has assets exceeding \$60,000, and surplus to rolleyholders of \$90,000 B. C. WHERRY & SONS, Agent.